

**IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

IN RE: KARIM DAVID SABREE  
SHARON ANNETTE SABREE  
4070 MEADOWLEIGH WAY  
COLUMBUS, OH 43230

Case No: 10-58050

Chapter 13

Judge: CHARLES M. CALDWELL

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**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT  
AND CASE HISTORY**

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The above case having been COMPLETED on March 23, 2015, the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and the disbursements since the issuance of the Certification of Final Payment and Case History.

Interim Bankruptcy Rule 1007(b) (7) requires the Chapter 13 debtor to file a statement regarding completion of a course in personal financial management prepared as prescribed by the appropriated official form. The statement required by this section shall be filed by the debtor no later than the last payment made by the debtor as required by the plan of the filing of a motion of a discharge.

Within twenty-one (21) days of the filing of this Chapter 13 Trustee's Certification of the Final Payment and Case History, debtors shall file with the Court the Debtor(s)' Certification Regarding Issuance of Discharge Order. The form can be viewed on the Trustee's website at [www.13network.com](http://www.13network.com).

/s/ Frank M. Pees

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FRANK M. PEES TRUSTEE  
130 E WILSON BRIDGE RD #200  
WORTHINGTON, OH 43085-6300  
(614)436-6700

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The Case was commenced on July 06, 2010.  
The plan was confirmed on October 12, 2010.  
The Case was concluded on March 23, 2015.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid.  
That report will account for any receipts and disbursements since the issuance of the Certification of  
Final Payment and Case History.

THIS CASE IS COMPLETED AND THE DEBTOR IS ENTITLED TO A DISCHARGE.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for benefit of creditors: 57,774.81

DISBURSEMENTS TO CREDITORS:  
DIVIDEND TO UNSECURED: 24.00%

NAME OF CREDITIOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
1st American Credit 00005 Unsecured	Not filed	0.00	0.00	0.00
Abn Amro Mortgage Grou 00006 Unsecured	Not filed	0.00	0.00	0.00
Aspire 00007 Unsecured	Not filed	0.00	0.00	0.00
ATTORNEY GENERAL STATE OF OHIO 00049 Priority	3,502.74	3,502.74	0.00	0.00
ATTORNEY GENERAL STATE OF OHIO 00050 Unsecured	776.07	776.07	0.00	0.00
Cerservices 00008 Unsecured	Not filed	0.00	0.00	0.00
CHASE AUTO FINANCE 00001 Secured-506	9,032.93	9,032.93	359.92	0.00
City Nationall Bank 00009 Unsecured	Not filed	0.00	0.00	0.00
CREDIT ACCEPTANCE CORP 00003 Secured	0.00	0.00	0.00	0.00

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
CREDIT ONE BANK 00010 Unsecured	Not filed	0.00	0.00	0.00
Crs/ Collection Agency 00011 Unsecured	Not filed	0.00	0.00	0.00
ECMC 00017 Unsecured	Paid outside	0.00	0.00	0.00
ECMC 00018 Unsecured	Paid outside	0.00	0.00	0.00
Emergency Services Inc. 00012 Unsecured	Not filed	0.00	0.00	0.00
Fccc 00015 Unsecured	Not filed	0.00	0.00	0.00
Guardian Finance 00019 Unsecured	Not filed	0.00	0.00	0.00
Homeq 00020 Unsecured	Not filed	0.00	0.00	0.00
INTERNAL REVENUE SERVICE 00047 Unsecured	4,601.64	4,601.64	0.00	0.00
INTERNAL REVENUE SERVICE 00004 Priority	19,051.48	19,051.48	0.00	0.00
KARIM DAVID SABREE 00000 Debtor Refund	1,068.57	1,068.57	0.00	0.00
KARIM DAVID SABREE 00000 Debtor Refund	0.00	396.92	0.00	0.00
Lazarus/macy's 00022 Unsecured	Not filed	0.00	0.00	0.00
Leland Scott & Associates 00023 Unsecured	Not filed	0.00	0.00	0.00
LVNV FUNDING LLC 00024 Unsecured	Not filed	0.00	0.00	0.00
LVNV FUNDING LLC 00025 Unsecured	Not filed	0.00	0.00	0.00
Meade & Associates 00026 Unsecured	Not filed	0.00	0.00	0.00
MEADE & ASSOCIATES 00046 Unsecured	64.82	64.82	0.00	0.00
MERRICK BANK 00027 Unsecured	250.61	250.61	0.00	0.00
MIDLAND CREDIT MANAGEMENT 00028 Unsecured	210.54	210.54	0.00	0.00
MIDLAND CREDIT MANAGEMENT 00029 Unsecured	210.06	210.06	0.00	0.00
MIDLAND CREDIT MANAGEMENT 00030 Unsecured	98.37	98.37	0.00	0.00
Nco Fin /02 00031 Unsecured	Not filed	0.00	0.00	0.00
Nco Fin/09 00032 Unsecured	Not filed	0.00	0.00	0.00
Nco Financial Systems 00033 Unsecured	Not filed	0.00	0.00	0.00
Nco Financial Systems 00034 Unsecured	Not filed	0.00	0.00	0.00

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
Nco/inovision-medclr 00035 Unsecured	Not filed	0.00	0.00	0.00
Nco/inovision-medclr 00036 Unsecured	Not filed	0.00	0.00	0.00
Physicians Credit Bureau 00037 Unsecured	Not filed	0.00	0.00	0.00
PREMIER BANKCARD/CHARTER 00014 Unsecured	110.64	110.64	0.00	0.00
RESURGENT CAPITAL SERVICES 00016 Unsecured	188.89	188.89	0.00	0.00
RESURGENT CAPITAL SERVICES 00021 Unsecured	155.11	155.11	0.00	0.00
Salute 00038 Unsecured	Not filed	0.00	0.00	0.00
SANTANDER CONSUMER USA 00039 Unsecured	Not filed	0.00	0.00	0.00
SANTANDER CONSUMER USA 00002 Secured-506	10,000.00	10,000.00	364.72	0.00
SANTANDER CONSUMER USA 10002 Unsecured	2,382.59	2,382.59	0.00	0.00
SHARON ANNETTE SABREE 00000 Debtor Refund	0.00	0.00	0.00	0.00
SPRINT NEXTEL DISTRIBUTION 00013 Unsecured	323.57	323.57	0.00	0.00
Thomas M Fesenmyer 00048 Additional Attorney Fees	400.00	400.00	0.00	0.00
TIME WARNER CABLE 00045 Unsecured	111.19	111.19	0.00	0.00
Tranex Credit Corporation 00040 Unsecured	Not filed	0.00	0.00	0.00
Tribute 00041 Unsecured	Not filed	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION 00042 Unsecured	Paid outside	0.00	0.00	0.00
Wells Fargo Auto Finance 00043 Unsecured	Not filed	0.00	0.00	0.00
Wfnnb/madisons Of Columbus 00044 Unsecured	Not filed	0.00	0.00	0.00
Previously refunded during pendency of case	1,465.49	1,465.49		

SUMMARY OF CLAIMS ALLOWED AND PAID:

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	SPECIAL	TOTAL
ALLOWED	19,432.93	22,554.22	39,517.11	0.00	1,465.49	82,969.75
PRIN PAID	19,432.93	22,554.22	9,484.10	0.00	1,465.49	52,936.74
INT PAID	724.64	0.00	0.00	0.00		724.64
TOTAL PAID:						53,661.38

OTHER DISBURSEMENT UNDER ORDER OF COURT:

DEBTOR'S ATTORNEY	ALLOWED	TOTAL PAID
Thomas M Fesenmyer	3,040.00	3,040.00

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COURT AND OTHER EXPENSES OF ADMINISTRATION:

TRUSTEE'S % FEE	OTHER COSTS	NOTICE FEES	TOTAL PAID
2,492.39	0.00	46.53	2,538.92

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Dated: 04/03/2015

/s/ Frank M. Pees

FRANK M. PEES TRUSTEE  
130 E WILSON BRIDGE RD #200  
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**CERTIFICATION AND OPPORTUNITY TO OBJECT**

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The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within twenty-one (21) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor, and debtor's attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. No notice will be given of the filing of the Final Report as this notice is intended to comply with L.B.R.2002-1(a)(2)(C).

Frank M. Pees, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

/s/ Frank M. Pees

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**CERTIFICATE OF SERVICE**

I hereby certify that on April 03, 2015, a copy of the foregoing Certification of Final Payment and Case History was served on the following registered ECF participants, **electronically** through the court's ECF System at the email address registered with the court:

Asst. U.S. Trustee  
Frank M. Pees  
Thomas M Fesenmyer

and on the following by **ordinary U.S. Mail** addressed to:

KARIM DAVID SABREE  
SHARON ANNETTE SABREE  
4070 MEADOWLEIGH WAY  
COLUMBUS, OH 43230

**See Creditor Matrix**

**All Creditors and Parties in Interest**

Credit Acceptance Corporation  
, 000000000

Educational Credit Management  
Corporation  
PO Box 75906  
St Paul, MN 551750000

JPMorgan Chase Bank, NA  
, 000000000

Ohio Department of Taxation  
, 000000000

1st American Credit  
P.O. Box 334  
Reynoldsburg, OH 430680000

Abn Amro Mortgage Grou  
2600 West Big Beaver Road  
Troy, MI 480840000

Aspire  
Po Box 105555  
Atlanta, GA 303480000

Asst US Trustee (Col)  
Office of the US Trustee  
170 North High Street  
Suite 200  
Columbus, OH 432150000

Ccrservices  
P O Box 32299  
Columbus, OH 432320000

Chase  
201 N. Central Ave Floor 11  
Phoenix, AZ 850040000

Chase Auto Finance  
PO Box 901032  
Fort Worth, TX 761012032

Citi Auto  
2208 Hwy 121  
Bedford, TX 760210000

CitiFinancial Auto Credit, Inc.  
P.O. Box 9578  
Coppell, TX 750199578

City Nationall Bank  
Attn: Bankruptcy  
Po Box 785057  
Orlando, FL 328780000

Credit Acceptance  
25505 W 12 Mile Rd Ste 3000  
Southfield, MI 480340000

Credit Acceptance  
Attn: Bankruptcy  
Po Box 551888  
Detroit, MI 482550000

Credit One Bank  
Po Box 98872  
Las Vegas, NV 891930000

Crs/ Collection Agency  
1550 Old Henderson Rd Suite 100  
Columbus, OH 432200000

Department of the Treasury  
Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 191017346

DirecTV  
P.O. Box 6550  
Greenwood Village, CO 801556550

Educational Credit Management Corp.  
P O BOX 75906  
ST. PAUL, MN 551750000

Emergency Services Inc.  
P.O. Box 1028  
Melrose, MA 021760000

Eos Cca  
700 Longwater Dr  
Norwell, MA 020610000

Er Solutions  
Po Box 9004  
Renton, WA 980570000

FFPM Carmel Holding I, LLC  
assignee of HSBC  
2800 N. 44th St. , Ste. 310  
Phoenix, AZ 850080000

First Premier Bank  
601 S Minnesota Ave  
Sioux Falls, SD 571040000

Fnc  
Attn: Bankruptcy  
Po Box 5097  
Sioux Falls, SD 571170000

GE Capital/JCPenney  
P.O. Box 981400  
El Paso, TX 799980000

Gemb/jcp  
Attention: Bankruptcy  
Po Box 103104  
Roswell, GA 300760000

Glelsi/star Bk Trustee  
2401 International Ln  
Madison, WI 537040000

Great Lakes Higher Education Corp  
Attn Claims Filing Unit  
P O Box 8973  
Madison, WI 537088973

Guardian Finance  
2479 Hilliard Rome Rd.  
Hilliard, OH 430260000

Homeq  
Attn: Bankruptcy Department  
1100 Corporate Center  
Raleigh, NC 276070000

Hsbc Bank  
Attn: Bankruptcy  
Po Box 5213  
Carol Stream, IL 601970000

Hsbc Bank  
Attn: Bankruptcy  
Po Box 5253  
Carol Stream, IL 601970000

LVNV Funding LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 296030587

Lazarus/macy's  
Attention: Bankruptcy  
Po Box 8118  
Mason, OH 450400000

Leland Scott & Associates  
Po Box 153100  
Arlington, TX 760150000

Lvnv Funding Llc  
Po Box 740281  
Houston, TX 772740000

Meade & Associates  
Attn: Bankruptcy  
737 Enterprise Dr  
Westerville, OH 430810000

Merrick Bank  
c/o Resurgent Capital Services  
PO Box 10368  
Greenville, SC 296030368

Merrick Bk  
Po Box 23356  
Pittsburg, PA 152220000



Midland Credit Management  
Po Box 939019  
San Diego, CA 921930000

Midland Credit Management, Inc.  
8875 Aero Drive, Suite 200  
San Diego, CA 921230000

Mount Carmel Health System  
Attn: Patient Financial Services  
5955 E. Broad St.  
Columbus, OH 432131559

Nco Fin /02  
507 Prudential Rd  
Horsham, PA 190440000

Nco Fin/09  
507 Prudential Rd  
Horsham, PA 190440000

Nco Financial Systems  
507 Prudential Rd  
Horsham, PA 190440000

Nco/inovision-medclr  
Attn: Bankruptcy  
507 Prudential Rd  
Horsham, PA 190440000

Ohio Department of Taxation  
Bankruptcy Division  
P.O. Box 530  
Columbus, OH 432160000

Orchard Bank/HSBC  
P.O. Box 80084  
Salinas, CA 939120084

Physicians Credit Bureau  
3592 Corporate Dr Ste 10  
Columbus, OH 432310000

Premier BankCard/Charter  
P.O. Box 2208  
Vacaville, CA 956960000

Reimer, Lorber & Arnovitz Co  
Attorney Peter Mehler  
2450 Edison Blvd., P.O. Box 968  
Twinsburg, OH 440870000

Salute  
Pob 105555  
Atlanta, GA 303480000

Salute Visa  
P.O. Box 105374  
Atlanta, GA 303485374

Santander Consumer Usa  
8585 N Stemmons Fwy Ste  
Dallas, TX 752470000

Sprint  
P.O. Box 740602  
Cincinnati, OH 452740602

Sprint Nextel Correspondence  
Attn Bankruptcy Dept  
PO Box 7949  
Overland Park, KS 662070949

Sprint Nextel Distribution  
Attn: Bankruptcy Dept  
P.O. Box 3326  
Englewood, CO 801553326

Sprint PCS  
P.O. Box 1954  
Southgate, MI 481950954

Thomas & Thomas  
2323 Park Ave.  
Cincinnati, OH 452060000

Time Warner Cable  
1015 Olentangy River Rd.  
Columbus, OH 432120000

Time Warner Cable  
11252 Cornell Park Dr  
Cincinnati, OH 452420000

Tranex Credit Corporation  
7602 Woodland Dr.  
Indianapolis, IN 462780000

Tribute  
Pob 105555  
Atlanta, GA 303480000

Tribute/FBOFD  
6 Concourse Pkwy NE  
Floor 2  
Atlanta, GA 303280000

Us Dept Of Education  
Attn: Borrowers Service Dept  
Po Box 5609  
Greenville, TX 754030000

Victory Fitness  
P.O. Box 9004  
Renton, WA 980570000

Wells Fargo Auto Finance  
13675 Technology Dr. Building C  
Eden Prairie, MN 553440000

Wfnnb/madisons Of Columbus  
4590 E Broad St  
Columbus, OH 432130000

Frank M Pees  
130 East Wilson Bridge Road  
Suite 200  
Worthington, OH 430850000

Karim David Sabree  
4070 Meadowleigh Way  
Columbus, OH 432300000

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Columbus, OH 432300000

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120 West Second Street, Suite 1212  
Dayton, OH 454020000